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May 12, 2020

Hon. Nancy Hershey Lord United States Bankruptcy Court, Eastern District of New York 271-C Cadman Plaza East Brooklyn, NY 11201

> Re: Luis F Vargas Case No.: 1-19-41081-nhl

Dear Judge Lord:

This letter is submitted as a written status report on behalf of debtor Luis F. Vargas, pursuant to the Eastern District of New York Loss Mitigation Program procedures.

As recently reported by Christopher A. Lynch, attorney for the Secured Creditor, Wells Fargo and the Debtor have finalized a permanent modification agreement. Debtor's Motion to approve the modification and successfully conclude the Loss Mitigation process is pending before this Court for tomorrow, May 13, 2020 (ECF No.59).

Debtor is further pleased to report that, with the Court's approval, he will be filing an amended Chapter 13 Plan reflecting the terms of the permanent modification and reflecting one lump-sum payment into the amended plan to pay off in full the remaining claims filed.

Debtor wishes to take this opportunity to express his thanks to Your Honor, to Mr. Lynch, to Wells Fargo and to Trustee DeRosa and her staff, for making it possible to save his home from foreclosure. Don Luis has been working very hard at Elmhurst Hospital helping to save lives. He sincerely appreciates your having saved his home.

Thank you for your consideration.

Very truly yours,

/s/ Juan U. Ortiz Juan U. Ortiz, Esq. Attorney for Debtor

cc: via ECF and email: Christopher A. Lynch, Esq Marianne De Rosa, Chapter 13 Trustee